

<b>Information to identify the case:</b>			
Debtor 1	<b>Andrew G. Dolack</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Shannon M. Dolack</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>13-32452-JNP</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew G. Dolack

Shannon M. Dolack

12/21/16

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Andrew G. Dolack  
 Shannon M. Dolack  
 Debtors

Case No. 13-32452-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Dec 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2016.

db/jdb  
 514278491 +Andrew G. Dolack, Shannon M. Dolack, 225 Hagen Rd., Cape May CH, NJ 08210-1173  
 +Accounts Recovery Bureau, Attn: CMCH Assoc. In Radiology, 555 Van Reed Rd.,  
 Wyomissing, PA 19610-1756  
 514278492 +Atlantic Medical Imaging, 44 East Jimmie Leeds Rd, Galloway, NJ 08205-4470  
 514278503 +CMCH Associates In Radiology, 3625 Quakerbridge Rd., Hamilton, NJ 08619-1268  
 514278494 +Cape Emergency Phys., POB 8587, Lancaster, PA 17604-8587  
 514278497 +Cecil County Assessment Office, 170 E. Main St., Elkton, MD 21921-5933  
 514278498 +Chase, POB 24696, Columbus, OH 43224-0696  
 514278502 +Citizens Bank, 1 Citizens Dr., Riverside, RI 02915-3000  
 514513621 +Federal Home Loan Mortgage Corporation, c/o Chase Records Center,  
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 514278506 +Indian Acres Of Chesapeake, POB 65, Georgetown, MD 21930-0065  
 514278509 +Michael Harrison Attorney At Law, Attn: Cape Emergency Physician,  
 3155 State Route 10, Ste 214, Denville, NJ 07834-3430  
 514278511 +Northfork Bank, 275 Broadhollow Rd., Melville, NY 11747-4808  
 514320952 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 514278514 +PNC BANK, 620 Liberty Ave., Pittsburgh, PA 15222-2729  
 514278513 +Physician Billing PB CHOP, Lock Box 8017 POB 8500, Philadelphia, PA 19178-0001  
 514278515 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 514278516 +Shopper Charge, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035  
 514278517 Stephen R. Philpitt, Attn: Atlantic Medical Imaging, Suite B, 15 E. Railroad Ave.,  
 Jamesburg, NJ 08831  
 514278521 #+Zucker, Goldberg & Ackerman, LLC, Attn: Chase, POB 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2016 23:05:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 21 2016 23:05:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514278493 EDI: BANKAMER.COM Dec 21 2016 22:43:00 Bank of America, POB 982235,  
 El Paso, TX 79998-2235  
 514635943 +E-mail/Text: camanagement@mtb.com Dec 21 2016 23:05:22 Bayview Loan Servicing, LLC,  
 c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840, Bayview Loan Servicing, LLC,  
 c/o M&T Bank 14240-0840  
 514635942 E-mail/Text: camanagement@mtb.com Dec 21 2016 23:05:22 Bayview Loan Servicing, LLC,  
 c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840  
 514278495 +E-mail/Text: lriley@caperegional.com Dec 21 2016 23:05:01 Cape Regional Med. Center,  
 Two Stone Harbor Blvd., CMCH, NJ 08210-2138  
 514348593 EDI: BL-BECKET.COM Dec 21 2016 22:43:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514278496 +EDI: RMSC.COM Dec 21 2016 22:43:00 Care Credit-GEGRB, POB 960061,  
 Orlando, FL 32896-0061  
 514278499 +EDI: CAUT.COM Dec 21 2016 22:43:00 Chase, POB 901076, Fort Worth, TX 76101-2076  
 514278500 EDI: CHASE.COM Dec 21 2016 22:43:00 Chase, POB 15298, Wilmington, DE 19850-5298  
 514278501 +EDI: CITICORP.COM Dec 21 2016 22:43:00 Citi, POB 6241, Sioux Falls, SD 57117-6241  
 514278504 +EDI: WFNNB.COM Dec 21 2016 22:43:00 Comenity Bank/DMSTCTNS, POB 337003,  
 Northglenn, CO 80233-7003  
 514278505 +EDI: CITICORP.COM Dec 21 2016 22:43:00 Home Depot, POB 6497, Sioux Falls, SD 57117-6497  
 514278507 +EDI: RMSC.COM Dec 21 2016 22:43:00 JCPenney-GEGRB, POB 965005, Orlando, FL 32896-5005  
 514278508 +EDI: CBSKOHLS.COM Dec 21 2016 22:43:00 Kohls-Capital One, POB 3115,  
 Milwaukee, WI 53201-3115  
 514278510 +E-mail/Text: egssupportservices@egscorp.com Dec 21 2016 23:05:58  
 NCO Financial Systems, Inc., Attn: GEGRB, 507 Prudential Road, Horsham, PA 19044-2368  
 514278512 +EDI: RMSC.COM Dec 21 2016 22:43:00 Old Navy-GEGRB, POB 965005, Orlando, FL 32896-5005  
 514504542 EDI: PRA.COM Dec 21 2016 22:43:00 Portfolio Recovery Associates, LLC,  
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
 514510839 EDI: PRA.COM Dec 21 2016 22:43:00 Portfolio Recovery Associates, LLC, c/o TOYS R US,  
 POB 41067, Norfolk VA 23541  
 514416785 E-mail/Text: bkdepartment@rtresolutions.com Dec 21 2016 23:06:00  
 Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655,  
 Dallas, TX 75247  
 514278518 +EDI: RMSC.COM Dec 21 2016 22:43:00 Toys R Us-GEGRB, POB 965005, Orlando, FL 32896-5005  
 514278519 +EDI: WFNNB.COM Dec 21 2016 22:43:00 Victorias Secret, POB 182789,  
 Columbus, OH 43218-2789  
 514278520 +EDI: WFFC.COM Dec 21 2016 22:43:00 Wells Fargo Financial, POB 14517,  
 Des Moines, IA 50306-3517

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 42

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joel A. Ackerman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor Federal Home Loan Mortgage Corporation (Freddie Mac), a corporation organized and existing under the laws of the United States of America bankruptcynotice@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor Federal Home Loan Mortgage Corporation ("Freddie Mac"), a corporation organized and existing under the laws of the United States of America jackerman@zuckergoldberg.com  
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Scott M. Zaubers on behalf of Debtor Andrew G. Dolack saubers@subranni.com, ecf@subranni.com; desk@subranni.com; cwild@subranni.com; jwiesner@subranni.com; mmorrow@subranni.com; hinnaurato@subranni.com  
Scott M. Zaubers on behalf of Joint Debtor Shannon M. Dolack saubers@subranni.com, ecf@subranni.com; desk@subranni.com; cwild@subranni.com; jwiesner@subranni.com; mmorrow@subranni.com; hinnaurato@subranni.com

TOTAL: 10